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UNDER AGE 65 AND ON MEDICARE

2015-16 MEDICARE SUPPLEMENT RATE COMPARISONS

The following tables list insurance companies and their **annual premium rates** for Medicare Supplement insurance for beneficiaries under age 65 and *on Medicare for disability reasons*.

For Plan A-N details, please refer to the chart on the back page.

Please note: In most instances, rates listed below are for non-smokers however not all companies have non-smoker rates. (Smoker/non-preferred rates are higher.)

Contact the insurance company directly for specific details on their rates.

AARP/United Healthcare Insurance Company				800-523-5800		
PLAN A	PLAN B	PLAN C	PLAN F	PLAN K	PLAN L	PLAN N
\$2604	\$3489	\$4173	\$4194	\$1431	\$2418	\$3015

Aetna Health and Life Insurance Company			800-264-4000		
PLAN A	PLAN B	PLAN F	PLAN HIGH F	PLAN G	PLAN N
\$3668	\$4201	\$4915	\$1966	\$4534	\$3570

American Republic Insurance Company			888-755-3065		
PLAN A	PLAN F	PLAN HIGH F	PLAN K	PLAN L	
\$3991	\$4635	\$1854	\$2318	\$3476	

Company offers a household discount – ask your agent.

American Retirement Life Insurance Company			866-459-4272		
PLAN A	PLAN F	PLAN G	PLAN N		
\$4835	\$5990	\$5313	\$4218		

Assured Life Association				877-223-3666		
PLAN A	PLAN B	PLAN C	PLAN D	PLAN F	PLAN G	PLAN N
\$3400	\$3963	\$4904	\$3855	\$5021	\$3797	\$3015

* *High-deductible* Plan F provides the same benefits as Plan F but with a high out-of-pocket amount payable before any benefits are paid by the Plan F.

Blue Cross and Blue Shield of Montana				800-447-7828		
PLAN A	PLAN C	PLAN F	PLAN <i>HIGH F</i>	PLAN M	PLAN N	
\$2786	\$3857	\$3874	\$1781	\$3280	\$2827	

Central States Indemnity Company of Omaha				866-644-3988		
PLAN A	PLAN B	PLAN C	PLAN F	PLAN G	PLAN N	
\$3113	\$3635	\$4356	\$4524	\$3891	\$3139	

Colonial Penn Life Insurance Company				800-800-2254				
PLAN A	PLAN B	PLAN F	PLAN <i>HIGH F</i>	PLAN G	PLAN K	PLAN L	PLAN M	PLAN N
\$3554	\$3942	\$5561	\$1052	\$4447	\$1818	\$3200	\$4075	\$3615

Combined Insurance Company				800-544-5531			
PLAN A	PLAN F		PLAN G	PLAN N			
\$4517	\$5421		\$4332	\$4632			

Equitable Life and Casualty				877-358-4060			
PLAN A	PLAN F		PLAN N				
\$3965	\$5681		\$3779				

Everence Association				800-348-7468			
PLAN A	PLAN F		PLAN G	PLAN N			
\$4648	\$5682		\$5117	\$4348			

Gerber Life Insurance Company				877-778-0839			
PLAN A	PLAN F		PLAN G				
\$4422	\$6440		\$5053				

Globe Life and Accident Insurance Company				800-801-6831		
PLAN A	PLAN B	PLAN C	PLAN F	PLAN <i>HIGH F</i>		
\$2793	\$5456	\$5110	\$3926	\$2728		

Humana Market Point				406-238-7130				
PLAN A	PLAN B	PLAN C	PLAN <i>HIGH F</i>	PLAN F	PLAN K	PLAN L	PLAN N	
\$3468	\$3768	\$4428	\$1500	\$4512	\$2040	\$2892	\$2808	

Humana Insurance Company					888-310-8482			
PLAN A	PLAN B	PLAN C	PLAN F	PLAN <i>HIGH F</i>	PLAN K	PLAN L	PLAN N	
\$3441	\$3745	\$4399	\$4489	\$1478	\$2018	\$2868	\$2789	

KSKJ Life, American Slovenian Catholic Union					800-321-0102			
PLAN A	PLAN B	PLAN C	PLAN D	PLAN F	PLAN G	PLAN M	PLAN N	
\$3481	\$4234	\$4809	\$4084	\$5012	\$4103	\$3673	\$2847	

Liberty National Life Insurance Company				800-331-2512				
PLAN A	PLAN B		PLAN F	PLAN <i>HIGH F</i>	PLAN N			
\$4761	\$7032		\$6426	\$3005	\$6215			

Manhattan Life Insurance Company				800-877-7705				
PLAN A	PLAN C		PLAN F	PLAN G	PLAN N			
\$4229	\$5673		\$5647	\$5142	\$4271			

Medico Insurance Company				800-228-6080				
PLAN A				PLAN F	PLAN N			
\$4164				\$5705	\$4230			

New West Insurance Company				888-873-8049				
PLAN A	PLAN C	PLAN D	PLAN F	PLAN <i>High F</i>	PLAN N			
\$3372	\$4692	\$3972	\$4704	\$2148	\$3696			

Old Surety Life Insurance Company				800-272-5466				
PLAN A				PLAN F				
\$1495				\$2942				

Order of United Commercial Travelers of America					800-848-0123		
PLAN A	PLAN B	PLAN C	PLAN D	PLAN F	PLAN G	PLAN N	
\$4206	\$5445	\$5975	\$5304	\$6377	\$5129	\$4464	

Oxford Life Insurance Company				602-263-6666			
PLAN A		PLAN F		PLAN N			
\$5239		\$4212		\$1859			

Reserve National Insurance Company				800-874-1431			
PLAN A	PLAN C	PLAN F	PLAN <i>HIGH F</i>	PLAN G	PLAN N		
\$3460	\$6528	\$6588	\$2472	\$5916	\$4872		

Sentinel Security Life Insurance Company				800-247-1423			
PLAN A	PLAN B	PLAN C	PLAN D	PLAN F			
\$3288	\$3612	\$4452	\$3600	\$4812			

Standard Life and Accident Insurance Company					888-350-1488		
PLAN A	PLAN B	PLAN C	PLAN D	PLAN F	PLAN G	PLAN N	
\$6429	\$7320	\$8322	\$5015	\$6844	\$5053	\$3301	

State Farm Mutual Automobile Insurance Company				Contact a local State Farm agent			
PLAN A		PLAN C		PLAN F			
\$3902		\$4538		\$4584			

State Mutual Insurance Company					888-764-1936				
PLAN A	PLAN B	PLAN C	PLAN D	PLAN F	<i>HIGH F</i>	PLAN G	PLAN M	PLAN N	
\$3696	\$4309	\$5164	\$4518	\$5361	\$2008	\$4537	\$4067	\$3751	

Sterling Life Insurance Company					800-688-0010		
PLAN A	PLAN B	PLAN C	PLAN F	PLAN G	PLAN K	PLAN N	
\$4418	\$4498	\$5071	\$4478	\$3359	\$1728	\$3149	

Thrivent Financial for Lutherans						800-847-4836			
PLAN A	PLAN B	PLAN C	PLAN D	PLAN F	PLAN HIGH F	PLAN G	PLAN L	PLAN M	
\$2582	\$3052	\$4290	\$3738	\$4306	\$1298	\$3758	\$2440	\$3088	

United American Insurance Company						800-331-2512			
PLAN A	PLAN B	PLAN C	PLAN D	PLAN F	PLAN G	PLAN K	PLAN L	PLAN N	
\$3758	\$6844	\$7365	\$7149	\$5150	\$7029	\$3692	\$5155	\$5930	

United Healthcare Insurance Company					800-523-5800		
PLAN A	PLAN B	PLAN C	PLAN F	PLAN K	PLAN L	PLAN N	
\$2604	\$3489	\$4173	\$4194	\$1431	\$2418	\$3015	

United of Omaha Life Insurance Company				800-667-2937		
PLAN A		PLAN F		PLAN G		
\$3348		\$4853		\$3937		

USAA Life Insurance Company				800-531-8722		
PLAN A		PLAN F		PLAN N		
\$2024		\$2305		\$1703		

Medicare Supplement Benefit Plans At-a-Glance

Basic Benefits	A	B	C	D	F*	G	K	L	M	N
Part A: Hospital coinsurance (Days 61 - 90)	X	X	X	X	X	X	X	X	X	X
Part A: Hospice care coinsurance	X	X	X	X	X	X	50%	75%	X	X
Medicare preventive care Part B coinsurance	X	X	X	X	X	X	X	X	X	X
Parts A and B: Blood	X	X	X	X	X	X	50%	75%	X	X
Part B: Coinsurance	X	X	X	X	X	X	50%	75%	X	X**
Additional Benefits	A	B	C	D	F*	G	K	L	M	N
Skilled nursing facility care			X	X	X	X	50%	75%	X	X
Part A deductible		X	X	X	X	X	50%	75%	50%	X
Part B deductible			X		X					
Part B excess charges					X	X				
Foreign travel emergency			80%	80%	80%	80%			80%	80%
Out-of-pocket yearly limit							\$4,940	\$2,470		

Core benefits pay the patient's share of Medicare's approved amount for physician services 20% after a \$147 annual deductible in 2015, the patient's cost of a long hospital stay (\$315/day for days 61-90, \$630/day for days 91-150, all approved costs not paid by Medicare after day 150 to a total of 365 days lifetime) and charges for the first three pints of blood not covered by Medicare.

*In addition, Plan F offers a *high-deductible* plan. You pay for Medicare covered costs up to the deductible amount (\$2,180 in 2015) before your Medicare Supplement plan pays anything. Out-of-pocket expenses include the Medicare deductibles for Part A and B that would ordinarily be paid by the policy, but do not include the foreign emergency travel deductible.

**Plan N pays 100% of the Part B coinsurance except up to \$20 co-pays for office visits and up to \$50 co-pays for emergency room visits (if the hospital admits you, the plan waives your emergency room co-pays).

[Please note: Plans H, I and J are no longer sold to new policyholders. Current policyholders may choose to remain in their existing plan H, I or J, or they may retain the plan without the drug benefit and enroll in Part D, or they may choose to change to a different Medicare supplement plan or enroll in a Medicare Advantage Plan.]